

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Edward T. Williams
Angela M. Foster-Williams

Case No.: 18-22941
Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original ☒ Modified/Notice Required Date: January 17, 2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY
SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: ETW Initial Co-Debtor AMF

Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting
on July 1, 2018 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or
loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter
13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the
debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt						
<p>f. Secured Claims Unaffected by the Plan <input type="checkbox"/> NONE</p> <p>The following secured claims are unaffected by the Plan:</p> <p><u>Creditor</u> BANKAMERICA CREDIT ACCEPTANCE Credit Acceptance SANTANDER CONSUMER USA</p> <p>g. Secured Claims to be Paid in Full Through the Plan <input checked="" type="checkbox"/> NONE</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Creditor</th> <th style="width: 30%;">Collateral</th> <th style="width: 40%;">Total Amount to be Paid through the Plan</th> </tr> </thead> <tbody> <tr> <td colspan="3" style="height: 100px;"></td> </tr> </tbody> </table>				Creditor	Collateral	Total Amount to be Paid through the Plan			
Creditor	Collateral	Total Amount to be Paid through the Plan							

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with

local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 27, 2018.

Explain below why the plan is being modified:

The Plan is being modified because the Debtors completed a loan modification with Bank of America for their property at 161 Pomona Ave., Newark, NJ 07112.

Explain below how the plan is being modified:

The Plan is being modified by treating the Bank of America claim as unaffected by the Plan since the Debtors completed a loan modification with Bank of America for their property at 161 Pomona Ave., Newark, NJ 07112.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 17, 2019

/s/ Edward T. Williams

Edward T. Williams

Debtor

Date: January 17, 2019

/s/ Angela M. Foster-Williams

Angela M. Foster-Williams

Joint Debtor

Date: January 17, 2019

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward T. Williams
 Angela M. Foster-Williams
 Debtors

Case No. 18-22941-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 66

Date Rcvd: Jan 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2019.

db/jdb +Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030
 517615268 ACS/CHELA, C/O ACS, UTICA, NY 13501
 517615269 +ALLIED COLLECTION SVCS, 9301 OAKDALE AVE STE 205, CHATSWORTH, CA 91311-6547
 517615272 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AMERICAN HONDA FINANCE, 201 LITTLE FALLS DR,
 WILMINGTON, DE 19808)
 517615273 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
 517726129 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 517615282 +CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 517615284 +CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELd, MI 48037-0513
 517629358 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELd MI 48034-8316
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,
 SOUTHFIELd, MI 48034)
 517615288 +DEBT REC SOL, 6800 JERICHO TURNPIKE, SYOSSET, NY 11791-4436
 517615292 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
 517615293 +DSRM NT BK, POB 631, AMARILLO, TX 79105-0631
 517713050 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517615295 +HSBCINSLNS, PO BOX 2013, BUFFALO, NY 14240-2013
 517615312 +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
 517655141 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
 517680758 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON, WI 53708-8973
 517615324 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
 517615326 +US DEPT OF ED/GLELSI, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121
 517615327 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
 517615331 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,
 FREDERICK, MD 21701)
 517615332 +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
 517615270 +allstate Property & Casualty Ins., PO Box 4303, Carol Stream, IL 60197-4303
 517615294 +excel medical lab Inc., DBA Everest Medical Lab, 99-107 Glendale Ave.,
 Edison, NJ 08817-5279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 19 2019 00:03:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 19 2019 00:03:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsed@recoverycorp.com Jan 19 2019 03:43:36
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 517615267 +E-mail/Text: seinhorn@ars-llc.biz Jan 19 2019 00:03:52 ABLTY RECVRY, PO BOX 4031,
 WYOMING, PA 18644-0031
 517615271 +E-mail/Text: ally@ebn.phinsolutions.com Jan 19 2019 00:02:22 ALLY FINANCIAL,
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
 517627966 E-mail/Text: ally@ebn.phinsolutions.com Jan 19 2019 00:02:22 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 517615276 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 19 2019 00:08:08 CAPITAL ONE,
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253
 517615274 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 19 2019 00:06:57 CAPITAL ONE,
 15000 CAPITAL ONE DR, RICHMOND, VA 23238
 517615281 +E-mail/Text: bankruptcy@cavps.com Jan 19 2019 00:03:29 CAVALRY PORTFOLIO SERV,
 PO BOX 27288, TEMPE, AZ 85285-7288
 517615283 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 19 2019 00:02:58 COMENITY BANK/CHADWCKS,
 PO BOX 182789, COLUMBUS, OH 43218-2789
 517615286 +E-mail/PDF: creditonebknofications@resurgent.com Jan 19 2019 00:07:04 CREDIT ONE BANK NA,
 PO BOX 98875, LAS VEGAS, NV 89193-8875
 517699166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 19 2019 00:06:57
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517621041 +E-mail/Text: bankruptcy@cavps.com Jan 19 2019 00:03:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517615289 +E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2019 00:03:12 DEPT OF EDUCATION/NELN,
 121 S 13TH ST, LINCOLN, NE 68508-1904
 517615291 +E-mail/Text: mrdiscen@discover.com Jan 19 2019 00:02:26 DISCOVER FIN SVCS LLC,
 PO BOX 15316, WILMINGTON, DE 19850-5316
 517629198 E-mail/Text: mrdiscen@discover.com Jan 19 2019 00:02:26 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517615296 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 19 2019 00:03:23 JEFFERSON CAPITAL SYST,
 16 MCLELAND RD, SAINT CLOUD, MN 56303
 517673187 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 19 2019 00:03:23 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 66

Date Rcvd: Jan 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517615298 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 19 2019 00:07:07 LVNV FUNDING LLC,
PO BOX 1269, GREENVILLE, SC 29602-1269
517707111 E-mail/PDF: resurgentbknofications@resurgent.com Jan 19 2019 00:07:42 LVNV Funding,
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517718370 E-mail/PDF: resurgentbknofications@resurgent.com Jan 19 2019 00:07:06
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517704321 E-mail/PDF: resurgentbknofications@resurgent.com Jan 19 2019 00:07:08
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615300 E-mail/Text: bankruptcydpt@mcmcg.com Jan 19 2019 00:03:06 MCM, POB 60578,
Los Angeles, CA 90060-0578
517689599 E-mail/Text: bkr@cardworks.com Jan 19 2019 00:02:15 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517615301 +E-mail/Text: bkr@cardworks.com Jan 19 2019 00:02:15 MERRICK BANK CORP, PO BOX 9201,
OLD BETHPAGE, NY 11804-9001
517615302 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 19 2019 00:03:06 MIDLAND FUNDING,
2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517693186 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 19 2019 00:03:06 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517615309 +E-mail/Text: bankruptcy@onlineis.com Jan 19 2019 00:03:38 ONLINE COLLECTIONS, PO BOX 1489,
WINTERVILLE, NC 28590-1489
517615310 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 19 2019 00:08:11
PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
517727980 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 19 2019 00:07:34
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517615311 +E-mail/Text: bkrpt@retrievalmasters.com Jan 19 2019 00:03:06 RMCB, PO Box 1235,
Elmsford, NY 10523-0935
517615314 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/AMER EAGLE, PO BOX 965005,
ORLANDO, FL 32896-5005
517615315 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/JEWELRY CUSTOM,
C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615316 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/LOWES, PO BOX 956005,
ORLANDO, FL 32896-0001
517615317 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/OLD NAVY, PO BOX 965005,
ORLANDO, FL 32896-5005
517615318 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/PEACH DIRECT,
C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615319 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/SAMS CLUB, PO BOX 965005,
ORLANDO, FL 32896-5005
517615322 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 SYNCB/WALMART, PO BOX 965024,
ORLANDO, FL 32896-5024
517617826 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517721744 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 19 2019 00:07:53 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517615330 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 19 2019 00:03:44 WEBBANK/FINGERHUT,
6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820
517615280 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2019 03:43:36 carecredit, po box 960061,
Orlando, FL 32896-0061

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
517615277* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615279* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615275* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
517615278* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
517615287* +CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517615285* +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
517615290* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904
517615297* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303)
517615299* +LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269
517615303* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615304* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615305* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615306* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615307* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615308* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517693235* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517615313* +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517615320* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615321* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005

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Page 3 of 3
Total Noticed: 66

Date Rcvd: Jan 18, 2019

***** BYPASSED RECIPIENTS (continued) *****
517615325* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
517615328* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615329* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615333* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615334* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615335* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615323 ##+Tate & Krilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 0, * 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Edward T. Williams rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Angela M. Foster-Williams rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7